17. (Amended) A system for automatically evaluating a financial account applicant, the system comprising:

a system server including a software program for evaluating applicant credit bureau data and applicant account information;

a credit bureau database connected to the system server for providing credit bureau data to the software program;

a financial account database connected to the system server for providing applicant account information to the software program; and

a financial institution computer connected to the system server to provide applicant information to the system server thereby allowing the system server to retrieve applicant credit bureau data and applicant account information and evaluate whether to open the account for the applicant.

18. (Added) A system as set forth in claim 17 wherein the financial account information includes data representing the frequency of new financial account applications made by the applicant within a given time period.

19. (Added) A system as set forth in claim 17 wherein the financial account information includes data representing at least a one of applicant financial account closures, applicant information regarding retail items purchased and paid for, and applicant check printing order histories.

20. (Added) A system as set forth in claim 17 wherein the financial account information includes data representing the number of accounts owned by the applicant that were closed "for cause."

21. (Added) A system as set forth in claim 17 wherein the financial account information includes data representing the retail history of the applicant.

22.   (Added) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server generates a score for the applicant based on the debit bureau data and the financial account information and compares the guidelines against the score to evaluate whether to accept the application.

23.   (Added) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server generates a score for the applicant based on the debit bureau data and the account information and compares the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

24.   (Added) A system as set forth in claim 17 wherein the software program further evaluates applicant demographic data, wherein the system further comprises a demographics database connected to the system server for providing demographic data to the software program, and wherein the financial institution computer provides applicant information to the system server thereby further allowing the system server to retrieve applicant demographic data.

25.   (Added) A system as set forth in claim 24 wherein the demographic data includes at least a one of household income, home ownership, and education level.

26.   (Added) A computer-readable medium as set forth in claim 9 wherein the instructions directing the computer to perform the act of determining whether to open the financial account includes instructions directing the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.

27.   (Added) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

28.   (Added) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of accessing demographic data for the applicant and wherein the instructions directing the computer to perform the act of generating the score includes instructions directing the computer to perform the act of basing the score on the demographic data.

29.   (Added) A computer-readable medium as set forth in claim 28 wherein the demographic data includes at least a one of household income, home ownership, and education level.

30.   (Added) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of performing a preliminary financial account information database search.

31.   (Added) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

32.   (Added) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

REMARKS

Prior to this Preliminary Amendment, claims 1-17 are pending. With the Preliminary Amendment, Applicants are amending the Related Applications section to correct a typographical mistake, amending claims 3, 8 and 17 to correct minor errors, canceling claims 10-16 and adding claims 18-32.